



Correspondence  
BOX AF

PATENT

Docket No.: S4264.000/P000

*S. Thayer*  
*#10 Received.*  
*3/6/95*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Charles B. SIMONE

Art Unit: 2300

Serial No.: 08/063,734

Examiner: D. Huntley

Filed: May 20, 1993

For: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION  
AND INSURABILITY DETERMINATION

RESPONSE AFTER FINAL

*2-3-95*  
Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

RECEIVED

MAR 10 1995

GROUP 2300

Sir:

In response to the final Office Action mailed December 27, 1994, we respond as follows:

REMARKS

In response to the final Office Action mailed December 27, 1994, claims 1-8 remain pending in this application. Reconsideration of all rejections is respectfully requested.

Claims 1-8 were rejected under 35 U.S.C. § 103 as being unpatentable over DeTore et al., U.S. Patent No. 4,975,840. This rejection is respectfully traversed.

The present invention discloses a system which provides for a detailed analysis of an individual's lifestyle and accompanying risks, in order to make a monetary insurance value assessment. Unlike the claims of the present invention, DeTore analyzes only general characteristics of an individual's risk,

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FORM PTO-1083

Case Docket Number: S4264.000

In re application of Charles B. SIMONE

Serial 08/063,734

Filed: May 20, 1993

For: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION

THE COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, DC 20231

Sir:

Transmitted herewith is an amendment in the above-identified application.

- ☐ Small entity status of this application under 37 CFR 1.9 and 1.27 has been established by a verified statement previously submitted.
- ☐ A verified statement to establish small entity status under 37 CFR 1.9 and 1.27 is enclosed.
- ☒ No additional fee is required.

The fee has been calculated as shown below:

(Col. 1)		(Col. 2)		(Col. 3)	SMALL ENTITY				
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDIT. FEE	OR	RATE	ADDIT. FEE
TOTAL	8	MINUS	20		X 11	\$0		22	\$0
INDEP.	2	MINUS	3		X 38	\$0		76	\$0
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ 120			+ 240	
					TOTAL ADDIT. FEE	\$0	OR	TOTAL	\$0

In the event that a further petition for an extension of time is required to be submitted at this time, applicant(s) hereby petition(s) under 37 CFR 1.136(a) for an extension of time for as many months as are required to ensure that the above-referenced application does not become abandoned. Any fee(s) should be charged to Deposit Account No. 04-1073.

- ☐ Please charge my Deposit Account No. 04-1073 in the amount of \_\_\_\_\_ . A duplicate copy of this sheet is attached.
- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 04-1073. A duplicate copy of this sheet is attached.
- ☒ Any filing fees under 37 CFR 1.16 for the presentation of extra claims.
- ☒ Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

Date: February 27, 1995

Jon D. Grossman

32,699  
Reg. No.